1		2	3	4
11	Jharkhand	3175.89	4050.90	4794.30
12	Karnataka	4213.42	5374.33	6360.63
13	Kerala	2518.20	3112.04	3801.49
14	Madhya Pradesh	6341.35	8088.54	9572.92
15	Maharashtra	4721.81	6022.76	7128.05
16	Manipur	342.09	436.33	516.41
17	Meghalaya	350.57	447.18	529.24
18	Mizoram	225.83	288.05	340.89
19	Nagaland	248.50	316.93	375.08
20	Orissa	4876.75	6220.42	7361.96
21	Punjab	1227.45	1565.65	1852.96
22	Rajasthan	5300.08	6760.37	8001.04
23	Sikkim	214.5	273.59	323.81
24	Tamil Nadu	5012.75	6393.86	7567.24
25	Tripura	404.38	515.78	610.43
26	Uttar Pradesh	18202.93	23218..31	27479.21
27	Uttranchal/Uttrakhand	887.32	1131.83	1339.54
28	West Bengal	666833	8505.60	10066.54
	TOTAL:	94401.77	120376.99	142450.29

*Amount in RE of respective years allocated to states.

Defaulters of nationalised banks

516. SHRI AMIR ALAM KHAN: Will the Minister of FINANCE be pleased to state:

(a) the details of the total amount due to the nationalised banks not paid by the debtors, bank-wise alongwith the number of records for each bank;

(b) whether the Reserve Bank of India (RBI) has published the list of such defaulters for information of the public;

(c) if so, the details thereof;

(d) if not, the reasons therefor; and

(e) the remedial steps being taken for tackling the problem of default?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) as on 31.03.2007, the gross Non-performing Assets (NPAs) of the nationalised banks stood at Rs. 25,059 crore, which account for 2.7% of their gross advances. The bank-wise details of number of accounts and amount of gross NPAs in respect of these banks are given in the Statement, (*See* below)

(b) to (d) Reserve Bank of India (RBI) disseminates list of non-suit filed 'doubtful' and 'loss' borrowal accounts of Rs. 1 crore and above on half-yearly basis and non-suit filed accounts of wilful defaults of Rs. 25 lakhs and above on quarterly basis, to the banks and Financial Institutions (FIs) for their confidential use. Credit Information Bureau (India) Limited is also maintaining a database on suit-field accounts of Rs. 1 Crore and above and

suit-filed accounts (wilful defaulters) of Rs. 25 lakhs and above. The information can be accessed at CIBIL's website *www, cibil.com.* Further, the Credit Information Companies (Regulation) Act, 2005 has been enacted to facilitate setting up of Credit Information Companies for collection, sharing and dissemination of credit information, which is aimed at arresting fresh accretion of NPAs.

(e) RBI and the Government of India have taken various steps to improve assets quality of the banks which, *inter-alia,* included prescribing prudential norms for provisioning and classification of non-performing assets, guidelines for prevention of slippage, introduction of Corporate Debt Restructuring machanism, One Time Settlement schemes, enactment of (i) the Securitisation and Reconstruction of Financial Assets and Enforcement of Secutity Interest (SARFAESI) Act, 2002, (ii) the Credit Information Companies (Regulation) Act, 2005, and (iii) the Recovery of Debts due to Banks and financial Instituuions (DRT) Act, 1993, etc. Due to concerted efforts, the net NPAs of the nationalised banks have reduced from 4.47% of their Net Advances as on 31st March, 2003 to 0.92% as on 31st March, 2007.

Statement

Number of Accounts and Amount of Gross Non-performing assets of nationalised banks as on 31st March, 2007

Sl. No.	Name of the Bank	No. of accounts	Amount (Rs. in crore)
1.	Allahabad Bank	1,30,991	1,094
2.	Andhra Bank	67,366	397
3.	Bank of Baroda	1,04,170	2,092
4.	Bank of India	1,69,334	2,100
5.	Bank of Maharashtra	1,13,466	820
6.	Canara Bank	2,19,416	1,493
7.	Central Bank of India	2,92,838	2,572
8.	Corporation Bank	62,888	625
9.	Dena Bank	59,313	744
10.	Indian Bank	81,555	546
11.	Indian Overseas Bank	1,14,442	1,120
12.	Oriental Bank of Commerce	72,592	1,454
13.	Punjab & Sind Bank	38,962	291
14.	Punjab National Bank	3,90,062	3.391
15.	Syndicate Bank	2,63,278	1,560
16.	UCO Bank	1,82,738	1,506
17.	Union Bank of india	2,82,144	1,873
18.	United Bank of India	2,19,169	817
19	Vijaya Bank	65,458	564
	TOTAL:	29,30,182	25,059